Listing of Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (currently amended)   A computer-implemented method for managing risk related to a financial transaction, the method comprising:

receiving into a computer storage informational data from an information source;

tagging the informational data in the computer storage with an indicator of the information source;

receiving into the computer storage a financial transaction risk variable;

associating the informational data from an information source to the financial transaction risk variable with a processor operatively attached to a computer storage;

transmitting via a transmission medium and a communication network the informational data associated with the financial transaction risk variable; and

transmitting via a transmission medium and a communication network a link to the information source.

2. (currently amended)   A computer-implemented method for managing risk related to a financial transaction, the method comprising:

receiving into a computer storage informational data related to a financial transaction risk variable;

receiving into the computer storage a list containing one or more financial transaction risk variables;

associating with a processor operatively attached to a computer storage the informational data with the financial transaction risk variable;

transmitting <u>via a transmission medium and a communication network</u> the informational data associated with the financial transaction risk variable;

receiving <u>into the computer storage</u> an update of the informational data related to a financial transaction risk variable; and

transmitting <u>via the transmission medium and a communication network</u> the updated informational data associated with the financial transaction risk variable.

3.   (currently amended) The method of claim 1 or 2 additionally comprising the step of generating <u>with the computer processor operatively attached to the computer storage</u> a risk quotient and a suggested action responsive to the risk quotient<u>, the risk quotient comprising at least one of a scaled numeric value and a scaled alphanumeric value.</u>

4.   (currently amended) The method of claim 3 additionally comprising the steps of:

storing the information received, the risk quotient and the suggested action <u>into the computer storage</u>; and generating <u>with the computer processor</u> a diligence report referencing the stored information.

5.   (original) The method of claim 4 wherein the diligence report comprises the information received relating to details of the financial transaction and actions taken responsive to the risk quotient.

6.   (original) The method of claim 4 wherein the suggested action is additionally responsive to the information received.

7.   (original) The method of claim 4 wherein the suggested actions are directed towards reducing risk related to a financial transaction with international exposure.

8.   (original) The method of claim 4 wherein the suggested action comprises refusing to perform a transaction.

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9.   (original)   The method of claim 4 wherein the suggested action comprises blocking acceptance of an account.

10.   (original)   The method of claim 4 wherein the suggested action comprises notifying an authority.

11.   (original)   The method of claim 1 or 2 wherein the risk variable comprises the identity of an entity involved in the transaction.

12.   (original)   The method of claim 1 or 2 wherein the information received is received electronically.

13.   (original)   The method of claim 3 additionally comprising the step of aggregating risk quotients relating to a financial institution to assess a level of identified risk to which the financial institution is exposed.

14.   (original)   The method of claim 3 additionally comprising the step of calculating an average risk quotient associated with a transaction.

15.   (original)   The method of claim 1 or 2 wherein the financial transaction comprises opening a financial account.

16.   (original)   A computerized system for managing risk associated with a financial account, the system comprising:

a computer server accessible with a computerized device via a communications network; and executable software stored on the server and executable on demand, the software operative with the server to cause the system to:

receive informational data from an information source;

tagging the information with an indicator of the information source;

receive a financial transaction risk variable;

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associate the informational data from an information source to the financial transaction risk variable; and

transmit the informational data associated with the financial transaction risk variable and a link to the information source.

17. (original) The computerized system of claim 16 wherein the information received is generated by a government agency.

18. (original) The computerized system of claim 16 wherein the computerized device is a personal computer.

19. (original) Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:

receive informational data from an information source;

tagging the information with an indicator of the information source;

receive a financial transaction risk variable;

associate the informational data from an information source to the financial transaction risk variable; and

transmit the informational data associated with the financial transaction risk variable and a link to the information source.

20. (original) A computer data signal embodied in a digital data stream comprising data relating to risk management, wherein the computer data signal is generated by a method comprising the steps of:

receiving informational data from an information source;

tagging the information with an indicator of the information source;

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receiving a financial transaction risk variable;

associating the informational data from an information source to the financial transaction risk variable; and

transmitting the informational data associated with the financial transaction risk variable and a link to the information source.

21. (original) A method of interacting with a network access device so as to manage risk relating to a financial transaction, the method comprising the steps of:

identifying risk variable to a risk management server;

receiving information related to the risk variable;

requesting a link to an information source associated with the information received related to the risk variable; and receiving a link to the information source.

22. (new) The method of claim 1 or 2 wherein the risk quotient is indicative of an amount of regulatory risk.

23. (new) The method of claim 1 or 2 wherein the risk quotient is indicative of an amount of reputational risk.

24. (new) The method of claim 1 or 2 wherein the risk quotient is indicative of an amount of monetary cost to defend an adverse position or a fine.

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